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WELLS FARGO BANK, N.A.

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

GLORIA ARZADON,)	Case No.
)	
Plaintiff,)	NOTICE OF REMOVAL OF ACTION
)	PURSUANT TO 28 U.S.C. SECTIONS
vs.)	1441(b) AND 1446
)	(FEDERAL QUESTION)
WELLS FARGO BANK, N.A., dba WELLS)		
FARGO CARD SERVICES, CANDY DOE,)		
an individual, VAN RU CREDIT)	
CORPORATION)	
Defendants.)	
)	

TO THE CLERK OF THE ABOVE-ENTITLED COURT:

PLEASE TAKE NOTICE that defendant Wells Fargo Bank, N.A., dba Wells Fargo Card Services hereby removes to this Court the state court civil action entitled Gloria Arzadon v. Wells Fargo Bank, N.A., dba Wells Fargo Card Services, et al., San Francisco County Superior Court No. CGC-07-460636 (hereinafter "the State Court Action").

The grounds for removal are as follows:

1. The State Court Action was filed on or about February 21, 2007, and a First Amended Complaint was filed on or about April 24, 2007. The First Amended Complaint alleges claims of

violations of federal statutes, specifically, the Fair Debt Collection Practices Act, 15 U.S.C. Section 1692 et seq.

2. The federal district courts have original jurisdiction of a claim or right arising under the Constitution, treaties or laws of the United States. 11 U.S.C. Section 1331. An action brought in a State court for which the federal district court has original jurisdiction founded on a claim or right arising under the Constitution, treaties or laws of the United States shall be removable to the federal district court. 11 U.S.C. Section 1441(b).

3. The amended complaint in the State Court Action was served on Wells Fargo Bank, N.A. on May 11, 2007. Prior to the service of the amended complaint, counsel for plaintiff and Wells Fargo specifically agreed in writing to an extension of time to seek removal of the action until May 21, 2007.

4. Attached hereto are the process, pleadings and orders served on defendants and/or counsel for defendants in this action.

CERTIFICATION OF INTERESTED ENTITIES OR PERSONS

5. Pursuant to Civil L.R. 3-16, the undersigned certifies that as of this date, other than the named parties, there is no such interest to report.

LAW OFFICES OF BARBARA CRAY

Dated: May 21, 2007

/s/ Barbara Cray
BARBARA CRAY
Attorneys for Defendant
WELLS FARGO BANK, N.A.